

MRZ 8980  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of David C. Carrithers et al. Art Unit 3622 #21  
Serial No. 09/399,597  
Filed September 20, 1999  
Confirmation No. 2447  
For DEBIT CARD SYSTEM AND METHOD FOR  
IMPLEMENTING INCENTIVE AWARD PROGRAM

October 3, 2003

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Commissioner for Patents  
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SIR:

THIRD SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

In accordance with 37 C.F.R. 1.97 and 1.98 and MPEP 609, and in compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, applicants submit copies of the references listed on the attached PTO/SB/08A for consideration by the Patent and Trademark Office in the above-entitled application and to be made of record therein. A Fourth Supplemental Information Disclosure Statement including about 100 additional references will be hand delivered to the Patent Office within the next few days.

A fee calculation sheet is included herewith authorizing the Commissioner to charge Deposit Account No. 19-1345 in the amount of \$180.00 to cover the fee specified in 37 CFR §1.17(p) for submission of this Information Disclosure Statement.

Respectfully submitted,

*Frank R. Agovino*

OFFICIAL

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<b>PTO/SB/08A</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				<b>Complete if Known</b>	
				Application Number	09/399,597
				Filing Date	September 20, 1999
				Confirmation Number	2447
				First Named Inventor	David C. Carrithers
				Group Art Unit	3622
				Examiner Name	Arthur D. Duran
Sheet	1	of	1	Attorney Docket No.	MRZ 8980

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Number	Kind Code <sup>2</sup> (if known)		
	P35	4,669,730	B1	Small	06-02-1987
	P36	5,500,513	B1	Langhans et al.	03-19-1996

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.